

Substitute Trustee's Deed

Indexing Instructions

Lot 164, Ivy Trails S/D, Sec C, in Sec 30, T-1-S, R-6-W, Desoto Co., MS

STATE OF MISSISSIPPI
COUNTY OF DeSoto

WHEREAS, on the 11th day of August, 2005, Vashti Parson-Beck, an married Woman joined herein by Corey Beck, executed and delivered a certain Deed of Trust unto Arnold M. Weiss, Attorney, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2292 at Page 18; and

WHEREAS, on the 10th day of July, 2006, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-AB4 by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2516 at Page 50 and rerecorded in Book 2772 at Page 230; and

WHEREAS, on the 10th day of July, 2006 the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau, as Trustee in said Deed of Trust, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 2516 at Page 51 and rerecorded in Book 2772 at Page 231; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the sale for the purpose of paying said indebtedness or as much thereof as said brings; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee advertised the sale of the following described real property by Substitute Trustee's Notice of Sale, dated November 14, 2007 by posting same at the bulletin board on the first floor in the middle of the building between the front and back door of the courthouse in DeSoto County and by publishing said Notice in The DeSoto Times Today for three (3) consecutive weeks, proof of publication being attached hereto as Exhibit "A" and incorporated herein by reference, which notice stated that the sale would be held on the 8th day of January, 2008, between the legal hours of 11 o'clock a.m. and 4 o'clock p.m., at public outcry, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi; and

WHEREAS, I, Emily Kaye Courteau, Substitute Trustee, did on the 8th day of January, 2008, within legal hours, offer for sale and did sell, to the highest bidder for cash at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi the following described real property, to-wit:

Lot 164, Ivy Trails Subdivision, Section C, located in Section 30, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 83, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Being the same property conveyed to FaxonGillis Homes, Inc., by Warranty Deed, from Ivy Trails LLC, a Mississippi Limited Liability Company, dated 9/23/2003, filed in Book 0454, Page 0266, said Register's Office.

Also being the same property conveyed to Japonica Gray, by Warranty Deed, from FaxonGillis Homes, Inc., dated 4/8/2004, filed in Book 0471, Page 0418, said Register's Office.

Also being the same property conveyed to Vashti Parsons-Beck, a married person, by Quit Claim Deed, from Japonica Gray, a single person, dated 10/5/2004, filed in Book 491, Page 209, said Register's Office.

WHEREAS, at said sale Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-AB4 was the highest bidder and best bidder, therefore, for the sum of \$198,000.00 and the same was then and there struck off to Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-AB4 and it was declared the purchaser thereof; and

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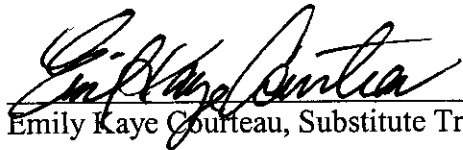
WHEREAS, everything necessary to be done to have a good and lawful sale was done in accordance with law and the terms of the Deed of Trust; and

NOW THEREFORE, I, Emily Kaye Courteau, Substitute Trustee, for the consideration of \$198,000.00 do hereby convey the above-described property to Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-AB4.

I convey only such title as is vested in me as Substitute Trustee.

hdw/F06-0632

WITNESS MY SIGNATURE, this the 15th day of January, 2008.


Emily Kaye Courteau, Substitute Trustee

STATE OF LOUISIANA
PARISH OF OUACHITA

PERSONALLY CAME AND APPEARED BEFORE ME, the undersigned authority in and for the aforesaid jurisdiction, on this, the 15th day of January, 2008, the within named Emily Kaye Courteau, Substitute Trustee, who acknowledged that (s)he executed the above and foregoing instrument of writing, after first having been duly authorized so to do as Substitute Trustee.


NOTARY

AT DEATH
MY COMMISSION EXPIRES

ADDRESSES:

GRANTOR:
Emily Kaye Courteau
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020

Ron D. Gordon
Notary No. 61577
Notary Public, Ouachita Parish, LA
My Commission Expires at Death

GRANTEE:
Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-AB4
7105 Corporate Drive
Plano, TX 75029
800-669-0102



THIS DOCUMENT WAS PREPARED BY:

MORRIS & ASSOCIATES
2309 OLIVER RD.
MONROE, LA 71201
318-330-9020



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

**Substitute Trustee's Notice of Sale
STATE OF MISSISSIPPI
COUNTY OF DeSoto**

WHEREAS, on the 11th day of August, 2006, Vashli Parson-Beck, an married Woman joined herein by Corey Beck, executed and delivered a certain Deed of Trust unto Arnold M. Weiss, Attorney, Trustee for Mortgage Electronic Registration Systems, Inc., Beneficiary, to secure an indebtedness therein described, which Deed of Trust is recorded in the office of the Chancery Clerk of DeSoto County, Mississippi in Book 2292 at Page 18; and

WHEREAS, on the 10th day of July, 2006, Mortgage Electronic Registration Systems, Inc., assigned said Deed of Trust unto The Bank of New York as Trustee for the Certificate Holders CWABS, Inc. Asset-Backed Certificates, Series 2005-AB4 by Instrument recorded in the office of the aforesaid Chancery Clerk in Book 2516 at Page 50 and rerecorded in Book 2772 at Page 280; and

WHEREAS, on the 10th day of July, 2006, the Holder of said Deed of Trust substituted and appointed Emily Kaye Courteau as Trustee in said Deed of Trust, by Instrument recorded in the office of the aforesaid Chancery Clerk in Book 2516 at Page 51 and rerecorded in Book 2772 at Page 231; and

WHEREAS, default having been made in the payments of the indebtedness secured by the said Deed of Trust, and the holder of said Deed of Trust, having requested the undersigned so to do, on the 8th day of January, 2008, I will during legal hours, at public outcry, offer for sale and will sell, at the East front door at Courthouse located at 2535 Hwy. 51 South at Hernando, Mississippi, for cash to the highest bidder, the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 164, Ivy Trails Subdivision, Section C, located in Section 30, Township 1 South, Range 6 West, DeSoto County, Mississippi, as per plat of record in Plat Book 88, Page 30, in the office of the Chancery Clerk of DeSoto County, Mississippi.

Volume No. 112 on the 18 day of Dec., 2007

Volume No. 112 on the 25 day of Dec., 2007

Volume No. 113 on the 1 day of Jan., 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Volume No. _____ on the _____ day of _____, 2008

Diane Smith

Sworn to and subscribed before me, this 2 day of Jan., 2008

BY Judy A. Douragan

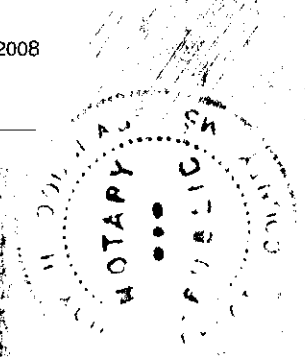
NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2009
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 455 words @ .12 \$ 54.60

B. 2 subsequent insertions of 910 words @ .10 \$ 91.00

C. Making proof of publication and deposing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 148.60



Being the same property conveyed to FaxonGillis Homes, Inc., by Warranty Deed, from Ivy Trails LLC, a Mississippi Limited Liability Company, dated 9/29/2003, filed in Book 0454, Page 0286, said Register's Office.

Also being the same property conveyed to Japonica Gray, by Warranty Deed, from FaxonGillis Homes, Inc., dated 4/8/2004, filed in Book 0471, Page 0418, said Register's Office.

Also being the same property conveyed to Vashti Parsons-Beck, a married person, by Quit Claim Deed, from Japonica Gray, a single person, dated 10/5/2004, filed in Book 491, Page 209, said Register's Office.

I will only convey such title as is vested in me as Substitute Trustee

WITNESS MY SIGNATURE, this day November 14, 2007

Emily Kaye Courteau
Substitute Trustee
2308 OLIVER ROAD
MONROE, LA 71201
(318) 330-9020
hdw/F06-0632

PUBLISH: 12-18-07/12-25-07/1-1-07

RECEIVED

JAN 07 2008